

Certificate Number: 03088-PAE-DE-031437909

Bankruptcy Case Number: 18-14632



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 7, 2018, at 12:41 o'clock PM CDT, Patricia A Toner completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 7, 2018 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor